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| B1 (Official | Form 1)(1/ | 08) | | | | Joannoi | | ago ± c | ,, 0 | | | | |
|--|----------------------------|---------------------------|--|-----------------------------------|---|---|---|---|------------------|--------------------|--------------------------|--|--|
| United States Bankruptcy C Northern District of Illinois | | | | | | | , | | | Voluntary Petition | | | |
| | ebtor (if ind h, Michae | | er Last, First | , Middle): | | | Namo | e of Joint Do | ebtor (Spouse | e) (Last, First | , Middle): | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | | | | | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): | | | | | | |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-6347 | | | | | | IN Last | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) | | | | | | |
| Street Addre | ess of Debto . 70th Pla | , | Street, City, | and State) |): | ZIP Code | | t Address of | f Joint Debtor | (No. and St | reet, City, | and State): ZIP Code | |
| | | | | | | 60629 | , | | | | | ZIF Code | |
| County of R | Residence or | of the Prin | cipal Place o | of Busines | s: | | Coun | ty of Reside | ence or of the | Principal Pl | ace of Bus | siness: | |
| Mailing Add | dress of Deb | otor (if diffe | erent from st | reet addres | ss): | | Maili | ng Address | of Joint Debt | tor (if differe | nt from st | reet address): | |
| | | | | | _ | ZIP Code | ; | | | | | ZIP Code | |
| Location of | Principal A | ssets of Rus | siness Debto | r | | | | | | | | | |
| (if different | | | | | | | | | | | | | |
| | | f Debtor | | | | of Business | 3 | | - | - | | e Under Which | |
| | | rganization) one box) | | ☐ Hea | Cneci | one box) | | ☐ Chapt | | Petition is Fi | nea (Chec | :K one box) | |
| Individu | ıal (includes | Joint Debte | ors) | | gle Asset Ro | eal Estate as | s defined | ☐ Chapt | ter 9 | | | Petition for Recognition | |
| | ibit D on pa | | | ☐ Rail | lroad | 101 (31 b) | | Chapt | | | U | n Main Proceeding Petition for Recognition | |
| _ | tion (include | es LLC and | LLP) | | ckbroker nmodity Br | oker | | Chapt | | _ | | n Nonmain Proceeding | |
| Partners | hıp f debtor is not | one of the a | hova antitias | | aring Bank | | | | | N T 4 | CD 14 | | |
| | s box and stat | | | | | mpt Entity | | | | | e of Debts k one box) | | |
| | | | | und | (Check box otor is a tax- er Title 26 | c, if applicable exempt orgothe Unite nal Revenue | e) ganization ed States | States "incurred by an individual primarily for | | | | | |
| | | _ | ee (Check o | ne box) | | | | k one box: | | Chapter 11 | | | |
| | ng Fee attac | | | | | | | | | | | in 11 U.S.C. § 101(51D). ned in 11 U.S.C. § 101(51D). | |
| attach si | gned applica | ation for the | nents (applic e court's con | sideration | certifying t | hat the deb | | | aggregate not | ncontingent l | lianidated | debts (excluding debts owed | |
| | | - | nstallments. | | | | ٠. <u>_</u> | to insider | s or affiliates) | | | | |
| | | | oplicable to c e court's con | | | | | Acceptan | being filed w | n were solici | ited prepet | tition from one or more .S.C. § 1126(b). | |
| Statistical/A | | | | - C 1:-4-: | 1 | | - 4:4 | | | THIS | S SPACE IS | S FOR COURT USE ONLY | |
| Debtor e | estimates tha | ıt, after any | l be available exempt proper for distribute | perty is ex | cluded and | administrat | | es paid, | | | | | |
| Estimated N | Tumber of C | reditors | | | | | | | | | | | |
| 1- 49 | 50- 99 | 100- 199 | 200- 999 | 1,000- 5,000 | 5,001- 10,000 | 10,001- 25,000 | 25,001- 50,000 | 50,001- 100,000 | OVER 100,000 | | | | |
| Estimated A | | П | П | П | П | П | П | П | П | 1 | | | |
| \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,000 to \$500 million | 1 \$500,000,001 to \$1 billion | | | | | |
| Estimated L \$0 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$500,000 | \$500,001 to \$1 million | \$1,000,001 to \$10 million | \$10,000,001 to \$50 million | \$50,000,001 to \$100 million | \$100,000,000 to \$500 million | \$500,000,001 to \$1 billion | | | | | |

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| B1 (Official For | m 1)(1/08) | Paye 2 01 8 | Page 2 |
|---|--|--|--|
| Voluntar | y Petition | Name of Debtor(s): Dilworth, Michael | |
| (This page mu | ast be completed and filed in every case) | Diiwortii, Micriaei | |
| | All Prior Bankruptcy Cases Filed Within Last | t 8 Years (If more than two, atta | ach additional sheet) |
| Location Where Filed: | - None - | Case Number: | Date Filed: |
| Location Where Filed: | | Case Number: | Date Filed: |
| Pe | nding Bankruptcy Case Filed by any Spouse, Partner, or | Affiliate of this Debtor (If mo | re than one, attach additional sheet) |
| Name of Debt - None - | or: | Case Number: | Date Filed: |
| District: | | Relationship: | Judge: |
| | Exhibit A | (To be completed if debter is an in- | Exhibit B dividual whose debts are primarily consumer debts.) |
| forms 10K a pursuant to S and is reques | oleted if debtor is required to file periodic reports (e.g., nd 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition. | I, the attorney for the petitioner have informed the petitioner that 12, or 13 of title 11, United Sta | r named in the foregoing petition, declare that I at [he or she] may proceed under chapter 7, 11, ttes Code, and have explained the relief available ner certify that I delivered to the debtor the notice |
| | | Signature of Attorney for De Bennie W. Fernande | ebtor(s) (Date) |
| | Exh | <u>l</u> nibit C | |
| l | or own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition. | pose a threat of imminent and iden | ntifiable harm to public health or safety? |
| | | nibit D | |
| _ | leted by every individual debtor. If a joint petition is filed, ea | - | ttach a separate Exhibit D.) |
| Exhibit If this is a joi | D completed and signed by the debtor is attached and made intraction: | a part of this petition. | |
| _ | D also completed and signed by the joint debtor is attached a | and made a part of this petition. | |
| | Information Regardin | _ | |
| _ | (Check any ap Debtor has been domiciled or has had a residence, principal | | al assats in this District for 180 |
| - | days immediately preceding the date of this petition or for | | |
| | There is a bankruptcy case concerning debtor's affiliate, go | eneral partner, or partnership pe | ending in this District. |
| | Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District. | s in the United States but is a de | efendant in an action or |
| | Certification by a Debtor Who Reside | | Property |
| | (Check all app Landlord has a judgment against the debtor for possession | | necked, complete the following.) |
| | (Name of landlord that obtained judgment) | | |
| | (Name of fandiold that obtained judgment) | | |
| | | | |
| | | | |
| | (Address of landlord) | | |
| | Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment is | | |
| | Debtor has included in this petition the deposit with the coafter the filing of the petition. | | |
| | Debtor certifies that he/she has served the Landlord with the | his certification. (11 U.S.C. § 36 | 62(1)). |

B1 (Official Form 1)(1/08) Voluntary Petition

(This page must be completed and filed in every case)

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Michael Dilworth

Signature of Debtor Michael Dilworth

 \mathbf{X} .

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 3, 2008

Date

Signature of Attorney*

X /s/ Bennie W. Fernandez

Signature of Attorney for Debtor(s)

Bennie W. Fernandez

Printed Name of Attorney for Debtor(s)

The Law Office of Bennie W. Fernandez

Firm Name

108 W. Madison Oak Park, IL 60302

Address

Email: Bennie161@sbcglobal.net (708) 386-1812 Fax: (708) 386-2014

Telephone Number

September 3, 2008

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Dilworth, Michael

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 \mathbf{X}

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

| In re | Michael Dilworth | | Case No. | |
|-------|------------------|-----------|----------|----|
| | | Debtor(s) | Chapter | 13 |

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- ☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

| □ 3. I certify that I requested credit counseling services from an approved agency but was unable to |
|--|
| obtain the services during the five days from the time I made my request, and the following exigent |
| circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case |
| now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances |
| here.] |

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

| ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable |
|---|
| statement.] [Must be accompanied by a motion for determination by the court.] |
| ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental |
| deficiency so as to be incapable of realizing and making rational decisions with respect to financial |
| responsibilities.); |
| ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being |
| unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or |
| through the Internet.); |
| ☐ Active military duty in a military combat zone. |
| ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling |
| requirement of 11 U.S.C. § 109(h) does not apply in this district. |

I certify under penalty of perjury that the information provided above is true and correct.

| Signat | ure of Debtor: | /s/ Michael Dilworth | |
|--------|------------------|----------------------|--|
| | | Michael Dilworth | |
| Date: | September 3, 200 | 18 | |

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B6D (Official Form 6D) (12/07)

| In re | Michael Dilworth | Case No | | | |
|-------|------------------|-------------|--|--|--|
| - | | , Debtor | | | |

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) | C O D E B T O R | W J | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | C O N T I N G E N | UNLIQUIDA | D I S P U T E D | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL | UNSECURED PORTION, IF ANY |
|---|-----------------|--------|--|-------------------|------------------|-----------------|--|---------------------------------|
| Account No. 2000225119 | | | Opened 10/01/06 Last Active 3/22/07 | Т | A T E D | | | |
| Saxon Mortgage Sercive 4708 Mercantile Dr N Fortworth, TX 76137 | | - | ConventionalRealEstateMortgage | | D | | | |
| | ┸ | | Value \$ Unknown | | | | 268,816.00 | 268,816.00 |
| Account No. 2000188120 Saxon Mortgage Sercive 4708 Mercantile Dr N Fortworth, TX 76137 | | - | Opened 6/01/06 Last Active 3/16/07 ConventionalRealEstateMortgage | | | | | |
| | | | Value \$ Unknown | 1 | | | 256,347.00 | 256,347.00 |
| Account No. 2823875 Wilshire Credit Corp Attention: Bankruptcy Department Po Box 8517 Portland, OH 97207 | | - | Opened 6/01/06 Last Active 2/01/08 ConventionalRealEstateMortgage | | | | | |
| | ┸ | | Value \$ Unknown | Ш | | | 251,304.00 | 251,304.00 |
| Account No. 2823893 Wilshire Credit Corp Attention: Bankruptcy Department Po Box 8517 Portland, OH 97207 | | - | Opened 6/01/06 Last Active 2/01/08 RealEstateMortgageWithoutOtherCollateral | | | | | |
| | | | Value \$ Unknown | | | \perp | 61,625.00 | 61,625.00 |
| continuation sheets attached | | | S (Total of th | Subte his p | | | 838,092.00 | 838,092.00 |
| | | | (Report on Summary of Sc | _ | ota ule | | 838,092.00 | 838,092.00 |

Bank of America Attn: Bankruptcy Dept NC4-105-03-14 Po Box 26012 Greensboro, NC 27410

Chase Attn: Bankruptcy Dept Po Box 100018 Kennesaw, GA 30156

Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Illinois Collection Se 8231 W. 185th St. Ste. 100 Tinley Park, IL 60487

S&c Emp Cu 6601 N Ridge Blvd Chicago, IL 60626

Saxon Mortgage Sercive 4708 Mercantile Dr N Fortworth, TX 76137

Saxon Mortgage Sercive 4708 Mercantile Dr N Fortworth, TX 76137

Washington Mutual / Providian Attn: Bankruptcy Dept. Po Box 10467 Greenville, SC 29603

Wfnnb/harlem Po Box 337003 Northglenn, CO 80233

Wilshire Credit Corp Attention: Bankruptcy Department Po Box 8517 Portland, OH 97207 Wilshire Credit Corp Attention: Bankruptcy Department Po Box 8517 Portland, OH 97207